



Women's economic empowerment in the Western Balkans – Meeting 3

Developing policy
recommendations for women
in rural areas and women in
agriculture



PRISTINA,
KOSOVO*

07
04

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* For the United Nations, references to Kosovo shall be understood to be in the context of Security Council resolution 1244 (1999).

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Executive summary

Prevailing gender roles in the Western Balkans cause unequal economic opportunities for women and men. Women often face the burden of caring for the household, children and the elderly, and thus, engage in unpaid labour. The burden is often higher for women in rural areas and in the agriculture sector who are likely to engage in unpaid labour in businesses, which depend on them but are typically not legally owned by them.

“ Women have the right to earn and be seen as earners

Dharmendra Kanani, Chief Operating Officer and Chief Spokesperson at Friends of Europe

Building upon the success of its first two meetings held in 2022, the **third meeting** of Friends of Europe's Working Group on women's economic empowerment in the Western Balkans involved over 30 experts, including national and local government representatives from the Western Balkans, European and international institutions, civil society, academia and the private sector. Drawing from the Working Group's earlier findings, the third meeting, held on 7 April 2023 in Pristina, Kosovo*, set a special focus on **women in rural areas and women in agriculture**. The meeting was hosted by the Ministry of Foreign Affairs and Diaspora of Kosovo*.

The Working Group acknowledged the low participation of women in the labour force in the Western Balkans and noted that women in rural areas face even greater obstacles in accessing the labour market. **Dharmendra Kanani**, Chief Operating Officer and Chief Spokesperson at Friends of Europe, highlighted the importance of collaboration among women from various sectors in the Western Balkans to enhance their conditions and opportunities. “Women have the right to earn and be seen as earners, and not to be those who are simply producing goods, but actually producing value across the supply chain,” he said.

The Working Group reached several conclusions on how to empower women in rural areas, including through the enhancement of networking opportunities, strengthening digital literacy and the establishment of online markets to support women entrepreneurs in their commercial endeavours. Involving men, such as fathers, brothers and husbands, was found to be essential for challenging patriarchal norms and increasing awareness of women's rights in rural areas. The members also recommended strengthening women's ownership rights through legal provisions and promoting equal access to finance and free legal aid to ensure that women from rural areas have the necessary support and resources to prosper economically and realise their rights.

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Transforming challenges into success stories

An insight into the setbacks of rural women

Rural women in the Western Balkans often have their rights to property and labour violated. Despite the existence of sound legislation that grants equal rights and prohibits gender-based discrimination, implementation is often lacking. Proactive legislation, increased awareness and access to legal aid is needed for women to fight for their rights and have their human rights respected.

Iliriana Gashi, Director of women's rights NGO Women4Women, believes that “that there are [good] laws, but we need a better implementation of them.” Kosovo* Minister of Foreign Affairs, **Donika Gërvalla**, agreed: “In principle, the idea of investing funds in policies without proper consideration can perpetuate gender stereotypes and harmful norms that define specific roles for men and women in rural societies.” She explained that multi-layered approaches across different sectors are needed. “A woman is able to have a successful career and create a family if she wants, if the structures are well established.”

Adela Llatja, the gender focal person for Albania at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), said that countries in the region should learn from one another: “What I realised during my work in the region is that most of our countries, even if we do a lot of efforts on law, still face the patriarchal societies and this is where the loopholes are, and I think this is a thought force.” According to her, Kosovo* has managed to harmonise its legislation on gender equality and even include gender mainstreaming in important fields, which can be applied across the region.

A very problematic obstacle is also the lack of disaggregated data, which does not allow for elaborate conclusions on the impact that the services of different local and international public or private institutions, such as central governments, municipalities and banks, have on men and women-led small and medium-sized enterprises (SMEs). Most business registries in the region's economies do not have indicators to measure different gender components and draw conclusions; similar problems, well known to people working on the ground, exist throughout the region.

Adelina Tërshani, Program Officer for Women's Economic Empowerment and Gender Responsive Budgeting at Kosovo Women's Network, claimed that in most cases “we do not have official [gender disaggregated] data, but we have NGOs that are working on the field and producing such data and are actually pushing institutions to have [it].”

“ We face the patriarchal societies and this is where the loopholes are

Adela Llatja, gender focal person for Albania at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

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Donjeta Sahatçiu, Deputy Mayor of Pristina, highlighted that rural women are often just “business owners on paper” without decision-making power over grant funds. Male family members or figures typically make the final call on how the money is used, even if the grants are intended for women-led businesses.

Ensuring access to finance for women entrepreneurs who operate in rural areas is paramount, and both public and private stakeholders should simplify the grant and subsidy application procedure to facilitate financial access for these women.

Tiphaine Lucas, Programme Coordinator at the Food and Agriculture Organisation of the United Nations (FAO) Representation Office in Albania, explained that access to finance and upgrading technical skills, which tend to lack in the region, are very important, especially considering the countries’ aim to EU accession. **Evisi Koplaku**, Expert on Competitiveness at the Regional Cooperation Council (RCC), added that structural obstacles, starting with ownership rights, make financing successes so difficult to achieve: “[T]here is a high cost of financing, and it is even more difficult to access finance for agricultural enterprises. In Albania, in 2012, only 3% of total enterprises were agricultural ones that were able to get a loan and that increased to less than 20% by 2020.”

The Working Group unanimously agreed that, throughout the Western Balkan region, women are less likely than men to own property or land, which becomes problematic when it comes to applying for grants or bank loans. In addition, women in rural areas often do not enjoy the right to maternity leave due to engaging in unpaid labour and an existing lack of knowledge or information on microfinance and grant schemes, where gender-based discrimination also prevails.

“ There is a high cost of financing, and it is even more difficult to access finance for agricultural enterprises ”

Evisi Koplaku, Expert on Competitiveness at the Regional Cooperation Council (RCC)

For example, despite laws granting maternity leave to women in North Macedonia, women in rural areas are often not entitled to these benefits. **Daniela Antonovska**, gender expert and consultant, explained that a petition by the Network Against Discrimination was submitted to the Macedonian Commission for Prevention and Protection against Discrimination, highlighting the lack of salary compensation for women in agriculture during pregnancy and sick leave. In response, the Macedonian Ministry of Agriculture launched a pilot programme at the beginning of this year that provides a one-time financial support of €1,300 to a total of 1,075 registered women farmers as paid maternity leave. “This is, however, not a permanent and sustainable solution,” argued Antonovska, adding it is very limited financially and timewise.

Learning from regional stories of success

The Working Group used the opportunity to highlight the importance of successful policies and projects that have made a positive impact in rural areas. This discussion

served as a means of sharing best practices and ideas in the hopes of promoting further empowerment for women in rural areas across the Western Balkans.

Valentina Disoska, President of the Association of Business Women and the National Platform for Women Entrepreneurs (NPWE) in North Macedonia, emphasised the importance of collaboration among women: “[We] should work together and even create our own database for women entrepreneurs.” Explaining how she successfully advocated for a national strategy to change laws and improve gender-based statistics, she is now working with central and local governments to establish councils for women entrepreneurs.

“ I am asked why I left the village and the answer is schooling, skills integration, clubs, [and] trainings that I can only do in the city

Anisa Miftari, student and activist

Gashi also brought forward an effective case study: organisations can train women from less privileged backgrounds in certain skills that are needed in the labour market. Her own organisation, Women4Women, holds trainings on the ground in rural areas for women where they are taught different skills, and is also establishing a mentoring and sponsoring programme, in which women can either donate to cover the expenses of training for women or mentor them.

Daniela Gašparíková, United Nations Development Programme (UNDP) Resident Representative for Montenegro, provided insight into the UNDP’s work in this regard: “We support women-led SMEs not in a financial way, but through skilling and mentoring. It is then the ministries of finance and the municipalities that provide the economic input through grants. We work with the national and local institutions to have such systems in place.”

Anisa Miftari, a 15-year-old student and activist who is learning AI and robotics, explained that she grew up in a rural area in Kosovo* where she did not have many opportunities to advance her skills and earn expertise in the field that she likes. Therefore, she moved to the city to get a better education. “It’s a great opportunity to be there. I’m there to empower my position, my community and I hope we are in the best way to make that,” she said, explaining that some villages in Kosovo* even lack a proper infrastructure to attend school and extracurricular activities. “I am asked why I left the village and the answer is schooling, skills integration, clubs, [and] trainings that I can only do in the city.”

Agnes Kuqi, CEO and Founder of DigiPow, shared the story behind the founding of her own international marketing agency. Kuqi stressed that many women in rural areas lack finances and equipment to establish a similar digital venture: “The first thing that should be assessed is [how to provide these women] with the right equipment, PCs, the internet and different kind of courses where they can learn more about technology.”

A practical policy example was brought forward by **Oksana Pak**, Associate Director for Financial Inclusion and Entrepreneurship at the European Bank for Reconstruction

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and Development (EBRD), who explained that through its 'Women in Business' programme, the EBRD exclusively supports women entrepreneurs based on their operational management instead of just token or paper ownership. Some partner institutions in certain countries have recognised agriculture as a specific product for women. "We provide agricultural SME credit lines for both women and men in the sector," she explained, emphasising that a multi-stakeholder approach, which "includes addressing issues such as fake signatures, lack of ownership, and providing education, health and digitalisation support", is necessary to support women for long-term impact. Building on these ideas, Kanani hinted at the possibility of establishing women-led social enterprises or community interest companies, which – in addition to lucrative objectives – can have a deep underpinning social purpose that can directly impact the rural community of women.

Outcomes and recommendations

Increasing access to finance and free legal aid. The Working Group stressed the importance of equal access to finance for women in rural areas in the Western Balkans, who often lack property rights and legal information, and therefore miss out on grants and initiatives that men then take advantage of. Governments and NGOs should provide incentives and subsidies for female applicants, while measures should be taken to prevent male exploitation of grants by registering property in women's names but maintaining control. Free legal aid would moreover help women to better understand legal mechanisms and gain rights.

Enhancing women's ownership rights. Women in rural areas in the Western Balkans have less property in their names than men and often lose their legal ownership rights to male family members. The introduction of specific legal provisions addressing family and ownership rights and obligating state agencies to register property under the names of both spouses, especially in cases of divorce, could mitigate the issue.

Promoting digitalisation (through technology). Many businesses in the Western Balkans use social media to promote their products, which could be very beneficial for women in rural areas as well. The Working Group agreed that improving digital literacy among rural women, particularly in work-related programmes and social media for business promotion, would help them utilise available digital resources as a source of income. Furthermore, as many women in rural areas in the Western Balkans are taught craftsmanship at an early age, the Working Group supported the idea of establishing online markets for women to be able to sell their products or training women to use existing online markets. The notion of community helpdesks, operated by volunteers of all ages to support digitalisation and more general capacity-building for individual women and NGOs, can also be a potential solution.

Increasing networking opportunities. Networking is very important in empowering all women but especially those in rural areas due to lower levels of opportunities than in the other parts of the region. The Working Group itself was acknowledged as a good example of networking to find solutions to issues on the ground that can

be further transmitted through networking with women in rural areas and sharing experiences. As an immediate outcome, some members of the Working Group agreed to develop a social media campaign to facilitate connections among rural women in Kosovo* and help raise awareness around their rights. Further initiatives that can help achieve these goals include broader fora and mentorship programmes.

Involving men in the process. The Working Group agreed that the patriarchal mentality in the Western Balkans generally does not allow women to have the same opportunities as men. Women often do not enjoy their property rights and do not have a say in businesses that have received grants under their name due to patriarchal traditional norms. Working together with the men of the family, such as fathers, brothers and husbands, alongside women could help increase information on women rights and allow for more women entrepreneurs in rural areas.

Next steps

The Working Group's third meeting aimed to identify ways of empowering women in rural areas and women employed in the agriculture sector, in accordance with the second of three main focal themes for its two-year agenda. As such, the Working Group pledged to spread the conclusions of the meeting throughout their respective networks, as well as increase cross-border collaboration to introduce concrete measures aimed at achieving the suggested recommendations.

As part of its two-year agenda, the Working Group will reconvene in the fall of 2023. The fourth meeting is set to address the last focal theme of gender-responsive budgeting (GRB).

The themes of this meeting were informed on the basis of the kick-off meeting held in April 2022. Other ongoing cross-cutting topics that are considered of high importance by the members of the Working Group include: introducing education based on gender equality rather than on gender roles; fostering the sustainable funding of projects aimed at women's economic empowerment; and promoting the use of technology as a cross-cutting tool to enable these changes.

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